

Subtitle 10 HEALTH INSURANCE — GENERAL

31.10.25 Required Standard Provisions for Individual Nonprofit Health Service Plan Contracts

Authority: Insurance Article, §12-203(g), Annotated Code of Maryland

.04 Standard Provisions.

A.—L. (text unchanged)

M. Premium Due Date.

(1) (text unchanged)

(2) The premium due date shall be *no earlier than* the date the coverage period begins.

(3)—(4) (text unchanged)

31.10.28 Individual Health Insurance Contracts — Standard Provisions and Exclusions

Authority: Insurance Article, §§2-109, 12-203(g), and 12-205(b)(4), Annotated Code of Maryland

.05 Premium Due Date.

A. (text unchanged)

B. The premium due date shall be *no earlier than* the date the coverage period begins.

C.—D. (text unchanged)

Subtitle 12 HEALTH MAINTENANCE ORGANIZATIONS; ENTITIES THAT ACT AS HEALTH INSURERS

31.12.07 Required Standard Provisions

Authority: Health-General Article, §19-713(f); Insurance Article, §12-203(g); Annotated Code of Maryland

.05 Individual Contract Standard Provisions.

A.—G. (text unchanged)

H. Premium Due Date.

(1) (text unchanged)

(2) The premium due date shall be *no earlier than* the date the coverage period begins.

(3)—(4) (text unchanged)

ALFRED W. REDMER, JR.
Insurance Commissioner

Subtitle 15 UNFAIR TRADE PRACTICES

31.15.12 Valuation of Motor Vehicles

Authority: Insurance Article, §27-304.1, Annotated Code of Maryland

Notice of Proposed Action

[19-004-P]

The Insurance Commissioner proposes to amend Regulation .03 under COMAR 31.15.12 Valuation of Motor Vehicles.

Statement of Purpose

The purpose of this action is to amend Regulation .03 under COMAR 31.15.12 Valuation of Motor Vehicles. Regulation .03B deals with settlement of total loss claims involving first-party

claimants and currently states that the insurer must work on settling the claim within 10 business days after the insurer determines that the vehicle is a total loss. Regulation .03D on the other hand deals with third-party claimants and currently states that within 10 days after an insurer determines that the vehicle is a total loss, the insurer should work to settle the claim. Although not specifically stated, currently the Maryland Insurance Administration considers the third-party claimant requirement to mean 10 calendar days. For consistency, we are proposing a change to Regulation .03B to change the word “business” to “calendar”. Additionally, for clarification and consistency we are adding the word “calendar” in front of days to Regulation .03D.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. The proposed action may increase the administrative costs to insurance companies when settling first party claims as the change will affect the number of days they have to settle a total loss claim.

II. Types of Economic Impact.	Revenue (R+/R-)	
	Expenditure (E+/E-)	Magnitude
A. On issuing agency:	NONE	
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+) Cost (-)	
	Magnitude	
D. On regulated industries or trade groups:	NONE	
Administrative costs	(+)	Minimal
E. On other industries or trade groups:	NONE	
F. Direct and indirect effects on public:	NONE	

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

D. Assuming some insurance companies wait until the end of the 10th business day to offer first party claimants a total loss settlement, their administrative costs might increase slightly to work on settling the claim in 10 calendar days instead, as that is a short time frame.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Lisa Larson, Regulations Manager, Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202, or call 410-468-2007, or email to insuranceregreview.mia@maryland.gov, or fax to 410-468-2020. Comments will be accepted through February 19, 2019. A public hearing has not been scheduled.

.03 Duties of Insurer Following Determination of Total Loss of Motor Vehicle.

A. (text unchanged)

B. First-Party Claimants—In General. Except as provided in §C of this regulation, within 10 [business] *calendar* days after an insurer determines that a motor vehicle of a first-party claimant is a total loss, the insurer shall:

(1)—(2) (text unchanged)

C. (text unchanged)

D. Third-Party Claimants. Within 10 *calendar* days after an insurer determines that a motor vehicle of a third-party is a total loss, the insurer shall make an offer of a cash settlement pursuant to Regulation .04 of this chapter.

ALFRED W. REDMER, JR.
Insurance Commissioner

Title 34
DEPARTMENT OF
PLANNING
Subtitle 04 HISTORICAL AND
CULTURAL PROGRAMS

Notice of Proposed Action

[19-022-P]

The Maryland Department of Planning proposes to amend:

- (1) Regulation .09 under **COMAR 34.04.01 Maryland Historical Trust Historic Preservation Grant Program**;
- (2) Regulation .08 under **COMAR 34.04.02 Maryland Historical Trust Historic Preservation Loan Program**; and
- (3) Regulation .08 under **COMAR 34.04.09 Maryland Historical Trust African American Heritage Preservation Program**.

Statement of Purpose

The purpose of this action is to implement, in part, revised policies regarding the Trust’s easement program. At its October 2018 meeting, the Board of Trustees of the Trust adopted policy changes to the Trust Historic Preservation Easement Program to assure the long-term sustainability of the program. These regulation amendments implement, in part, these changes.

The Trust currently holds 706 perpetual historic preservation easements and similar preservation instruments which collectively protect over 924 properties and 7,720 acres of land in Maryland. These easements are crafted to protect and preserve the historic character and integrity of historic properties. Easements provide a public benefit by ensuring that significant historic properties are preserved and made accessible to the public, even though most are privately owned. Easements encourage private stewardship and assist the State in safeguarding investments — which are often substantial — in historic properties over the long term.

The Trust began acquiring historic preservation easements on properties assisted through various State grant and loan programs in the 1970s. Currently, the regulations for the Maryland Historical Trust Grant Program, Maryland Historical Trust Loan Program, and the African American Heritage Preservation Program require the conveyance of a perpetual easement to the Trust on assisted properties.

As approved by the Board of Trustees, the Trust intends to no longer require conveyance of a perpetual easement on properties assisted through State grant or loan funding; instead, historic preservation easements acquired as condition of State funding will be

for a fixed term of years. Under the Trust’s new policy, easement terms will be tied to the amount of funding received: for grant funding, each \$5,000, or portion thereof, will result in 1 year of easement term, with a minimum easement term of 15 years. This will ensure (a) minimum protection of properties beyond the performance period of the grant and (b) easement protection for the minimum required useful life expectancy of the funded capital improvements.

Acceptance of term easements will help promote the long-term sustainability of the easement program by enabling, over time, the Trust’s easement inspection staff to focus its limited time and resources on ensuring the preservation of the State’s most valuable historic resources. This change will bring the Trust’s program in line with similar programs in other states.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. These amendments will have minimal economic impact.

II. Types of Economic Impact.	Revenue (R+/R-)	Magnitude
	Expenditure (E+/E-)	
A. On issuing agency:		
Personnel costs	(E-)	Minimal
B. On other State agencies:	NONE	
C. On local governments:		
Maintenance costs	NONE	Minimal
	Benefit (+) Cost (-)	Magnitude
D. On regulated industries or trade groups:	NONE	
E. On other industries or trade groups:	NONE	
F. Direct and indirect effects on public:		
Homeowner expenses	(+)	Minimal to low

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

A. In the long term, personnel costs may be lowered as fewer easements need to be monitored in future years.

C. Owners costs may lessen as easements become term easements, with protective covenants implemented in relation to the expected benefit period for capital improvements funded by grants or loans.

F. Homeowner costs may lessen as easements become term easements, with protective covenants implemented in relation to the expected benefit period for capital improvements funded by grants or loans.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Anne Raines, Deputy Director, Maryland Historical Trust, 100 Community Place, 3rd Floor,